

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: EDWARDS, BARBARA

§ Case No. 09-02189

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15AM on 08/19/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 N. Ottawa Street, Suite 201
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/06/2011

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: EDWARDS, BARBARA

§ Case No. 09-02189

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Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 11,005.19
and approved disbursements of \$ 6,250.00
leaving a balance on hand of ¹ \$ 4,755.19

Balance on hand: \$ 4,755.19

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,755.19

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	1,550.52	0.00	1,550.52

Total to be paid for chapter 7 administration expenses: \$ 1,550.52

Remaining balance: \$ 3,204.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,204.67

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,204.67

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 41,644.46 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD LLC , assignee of Citibank/oResurgent Capital	695.32	0.00	53.51
2	Credit First NA	2,000.01	0.00	153.91
3	Roundup Funding, LLC	1,384.55	0.00	106.55
4	Chase Bank USA, N.A.	440.70	0.00	33.91
5	Chase Bank USA,N.Ac/o Creditors Bankruptcy Service	1,094.49	0.00	84.22
6	PRA Receivables.agent of Recovery Associates c/o Capital ne	1,243.20	0.00	95.67
7	U.S. Bank N.A., Retail Payment Solutions, aka Elan	12,641.15	0.00	972.78
8	US DEPT OF EDUCATION, DIRECT LOANS SVCG	14,626.74	0.00	1,125.57
9	Recovery Management For GE Money Bankc/oJC Penny Credit	1,407.64	0.00	108.32
10	Recovery Management For Ge Money Bank,dba Discount Tire	291.77	0.00	22.45
11	FIA CARD SERVICES, NA/BANK OF AMERICA, by American Infosourc	5,818.89	0.00	447.78

Total to be paid for timely general unsecured claims: \$ 3,204.67
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/MICHAEL G. BERLAND
Michael G Berland

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Barbara Edwards
 Debtor

Case No. 09-02189-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dgomez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 08, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2011.

db +Barbara Edwards, 216 N Ashbury, Bolingbrook, IL 60440-2428
 aty +Joseph C. Michelotti, Michelotti & Associates Ltd, 1200 Jorie Blvd., Suite 329,
 Oakbrook, IL 60523-2283
 tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065
 13453229 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
 13601399 Capital One, PO Box 105474, Atlanta, GA 30348-5474
 13601397 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
 13453230 Capital One, PO Box 5294, Carol Stream, IL 60197-5294
 13453231 +Chase, Attn: Home Equity Loans, PO Box 24714, Columbus, OH 43224-0714
 14322148 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14370847 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 14271654 +Credit First NA, P O Box 818011, Cleveland OH 44181-8011
 13601426 +Credit First NA Firestone, PO Box 81344, Cleveland, OH 44188-0001
 14430290 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Capital One,
 POB 41067, Norfolk VA 23541-1067
 14266752 +PYOD LLC its successors as, assignee of Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 13453235 +Sears Credit Cards, PO Box 183092, Columbus OH 43218-3092
 14493231 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank N.A., Retail Payment Solutions aka Elan, P.O. Box 5229,
 Cincinnati, OH 45201)
 13601400 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, PO Box 108, St Louis, MO 63166-9801)
 13453236 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, PO Box 790408, St Louis MO 3179)
 14513545 US DEPT OF EDUCATION, DIRECT LOAN SVCG, PO BOX 5609, GREENVILLE, TX 75403-5609
 13453237 +US Dept of Education, PO Box 530260, Atalant GA 30353-0260
 13453238 +Value City, PO Box 17298, Baltimore, MD 21297-1298
 13453239 +Value City Furniture, PO Box 659704, San Antonio TX 78265-9704
 13453240 +WaMu, P.O. Box100576, Florence SC 29502-0576
 13601394 WaMu, PO Box 9001123, Louisville, KY 40290-1123
 13453241 +capital One, PO Box 105131, Atlanta GA 30348-5131
 13453242 +edfiananial services, Dept 888055, Knoxville, TN 37995-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14625219 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 09 2011 01:23:53
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 13601482 E-mail/PDF: gecsedirecoverycorp.com Jul 09 2011 01:30:22 GE Money Bank, PO Box 960061,
 Orlando, FL 32896-0061
 13453233 +E-mail/PDF: gecsedirecoverycorp.com Jul 09 2011 01:30:23 JC Penny, GE Money Bank,
 Attn BK Dept, PO Box 103104, Roswell GA 30076-9104
 13601396 E-mail/PDF: gecsedirecoverycorp.com Jul 09 2011 01:30:23 JC Penny, PO Box 960090,
 Orlando, FL 32896-0090
 13453234 +E-mail/PDF: cr-bankruptcy@kohls.com Jul 09 2011 01:30:32 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 14616278 +E-mail/PDF: rmscedirecoverycorp.com Jul 09 2011 01:35:16
 Recovery Management Systems Corporation, For GE Money Bank, dba DISCOUNT TIRE/GEMB,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 14616277 +E-mail/PDF: rmscedirecoverycorp.com Jul 09 2011 01:30:23
 Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 14319464 E-mail/PDF: BNCEmails@blinellc.com Jul 09 2011 01:28:01 Roundup Funding, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13453232 Frestone

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: dgomez
Form ID: pdf006

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jul 08, 2011

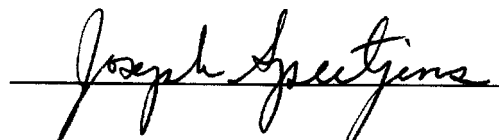
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.